



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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BHC Name RENASANT CORPORATION

City/State TUPELO, MS

Bank Holding Company Information

Federal Reserve District: 8

Consolidated Assets (\$000): 16,618,101

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

RENASANT CORPORATION
209 TROY STREET

TUPELO, MS 38804

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BHC Name _____ City/State _____

Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	16,783,504	15,504,655	15,887,506	14,486,237	12,873,087
Net income (\$000)	73,225	98,775	175,892	83,651	167,596
Number of BHCs in peer group	132	131	130	128	125

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.58	2.67	37	2.87	2.65	64	2.71	2.60	55	2.99	2.77	66	3.50	3.01	75
+ Non-interest income	0.88	0.96	54	1.68	1.11	79	1.43	1.04	73	1.68	1.21	77	1.17	1.32	55
- Overhead expense	2.28	2.17	63	2.94	2.24	85	2.72	2.17	83	3.31	2.57	81	2.89	2.69	65
- Provision for credit losses	0.04	0.09	43	0	-0.15	78	-0.01	-0.09	66	0.60	0.51	65	0.05	0.15	24
+ Securities gains (losses)	0	0	43	0.02	0.01	81	0.01	0.01	80	0	0.02	28	0	0.01	58
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	1.14	1.40	25	1.63	1.79	43	1.44	1.66	34	0.76	1.04	25	1.72	1.56	64
Net operating income	0.87	1.06	27	1.27	1.36	47	1.11	1.26	34	0.58	0.81	24	1.30	1.19	60
Net income	0.87	1.06	27	1.27	1.35	48	1.11	1.26	34	0.58	0.82	24	1.30	1.19	60
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.20	3.12	54	3.60	3.14	80	3.39	3.06	71	4	3.55	77	4.98	4.41	84
Interest expense	0.28	0.24	70	0.34	0.27	70	0.32	0.25	70	0.57	0.52	64	0.90	1.08	38
Net interest income (tax equivalent)	2.92	2.88	49	3.25	2.85	76	3.07	2.80	66	3.44	3.01	73	4.08	3.33	81
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.06	0.08	54	0.07	0.13	35	0.10	0.11	54	0.04	0.27	11	0.04	0.21	19
Earnings coverage of net loan and lease losses (X)	29.96	-9.51	59	32.50	4.52	76	21.53	39.72	54	49.01	22.91	86	56.91	24.40	88
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.57	1.17	84	1.70	1.39	75	1.64	1.23	82	1.61	1.58	61	0.54	0.83	23
Allowance for loan and lease losses / Total loans and leases	1.54	1.15	83	1.63	1.37	75	1.57	1.20	81	1.55	1.55	55	0.52	0.81	23
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.43	0.41	57	0.56	0.63	51	0.50	0.49	54	0.51	0.71	37	0.36	0.57	29
30-89 days past due loans and leases / Total loans and leases	0.16	0.32	35	0.14	0.27	36	0.26	0.32	51	0.23	0.39	34	0.38	0.43	53
Liquidity and Funding															
Net noncore funding dependence	-3.32	3.09	22	-7.17	-1.82	33	-10.62	-2.33	24	0.75	3.20	46	8.40	14.45	31
Net short-term noncore funding dependence	-3.74	-1.79	33	-8.82	-8.21	41	-11.05	-7.71	35	-1.31	-4.76	60	5.25	3.38	51
Net loans and leases / Total assets	63.99	61.60	51	65.07	59.81	65	61.33	58.67	58	74.85	61.58	86	74.29	63.77	76
Capitalization															
Tier 1 leverage ratio	9.16	9.08	56	9.30	9.11	59	9.15	8.98	61	9.37	9.13	59	10.37	9.76	69
Holding company equity capital / Total assets	12.74	10.04	90	13.75	10.88	86	13.15	10.71	83	14.29	11.16	89	15.86	12.43	87
Total equity capital (including minority interest) / Total assets	12.74	10.14	89	13.75	11.01	86	13.15	10.82	83	14.29	11.29	89	15.86	12.57	86
Common equity tier 1 capital / Total risk-weighted assets	10.73	11.90	35	11.14	12.69	26	11.18	12.42	31	10.93	12.38	30	11.12	12.17	32
Net loans and leases / Equity capital (X)	5.02	6.22	29	4.73	5.51	31	4.67	5.53	32	5.24	5.58	44	4.68	5.21	38
Cash dividends / Net income	34.13	34	53	25.42	25.30	52	28.44	28.27	48	59.93	42.30	75	30.37	33.12	47
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
Growth Rates															
Assets	3.72	7.91	47	7.55	9.29	50	12.60	10.50	71	11.41	16.68	36	3.60	9.26	34
Equity capital	-3.94	-0.29	46	5.80	9.31	45	3.62	7.46	41	0.33	6.99	18	4	10.49	30
Net loans and leases	2	11.87	20	-6.84	0.79	19	-7.74	3.36	10	12.25	9.07	69	5.40	9.10	46
Noncore funding	-27.11	10.50	13	-48.75	-23.76	18	-42.92	-14.79	17	-51.76	-12.18	6	14.93	6.59	67
Parent Company Ratios															
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	15.11	11.61	71	9.43	11.05	54	16.26	10.95	75	9.95	13.56	53	5.36	13.04	44
Equity investment in subsidiaries / Equity capital	112.52	103.92	84	107.82	103.07	75	112.29	103.22	86	108.34	102.81	80	108.49	103.22	77
Cash from ops + noncash items + op expense / Op expense + dividends	108.62	116.54	49	103.58	130.64	38	129.51	154.48	43	149.21	147.24	62	216.83	190.27	68

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	206,020	226,807	432,429	462,935	498,470	-9.17	33.94
Income from lease financing receivables.....	1,667	1,523	3,035	3,497	2,866	9.46	128.67
Fully taxable income on loans and leases.....	207,104	227,852	434,314	465,906	501,076	-9.11	34.28
Tax-exempt income on loans and leases.....	583	478	1,150	526	260	21.97	87.46
Estimated tax benefit on income on loans and leases.....	774	404	972	532	287	91.75	245.70
Income on loans and leases (tax equivalent).....	208,461	228,734	436,436	466,964	501,623	-8.86	34.70
Investment interest income (tax equivalent).....	26,092	16,729	37,279	36,864	41,372	55.96	50.12
Interest on balances due from depository institutions.....	2,618	528	1,689	1,189	5,892	395.83	145.82
Interest income on other earning assets.....	0	4	0	0	22	-100.00	
Total interest income (tax equivalent).....	237,171	245,995	475,404	505,017	548,909	-3.59	36.93
Interest on time deposits of \$250K or more.....	873	2,143	3,642	8,150	10,017	-59.26	-41.45
Interest on time deposits < \$250K.....	2,253	5,450	9,328	21,113	29,729	-58.66	-55.37
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	7,529	8,356	16,006	24,753	42,249	-9.90	91.87
Interest on other borrowings and trading liabilities.....	917	2,375	4,900	9,604	8,477	-61.39	-66.17
Interest on subordinated debt and mandatory convertible securities.....	8,895	5,202	10,808	7,715	8,451	70.99	232.40
Total interest expense.....	20,467	23,526	44,684	71,335	98,923	-13.00	29.13
Net interest income (tax equivalent).....	216,704	222,469	430,720	433,682	449,986	-2.59	37.71
Non-interest income.....	73,884	130,388	227,223	242,766	150,858	-43.34	12.95
Adjusted operating income (tax equivalent).....	290,588	352,857	657,943	676,448	600,844	-17.65	30.44
Overhead expense.....	191,511	227,810	432,235	479,268	372,126	-15.93	33.67
Provision for credit losses.....	3,500	0	-1,668	86,850	7,050		7.69
Securities gains (losses).....	0	1,357	2,170	46	348	-100.00	
Other tax equivalent adjustments.....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	95,577	126,404	229,546	110,376	222,016	-24.39	25.35
Applicable income taxes.....	18,792	24,387	46,935	19,840	48,091	-22.94	-19.17
Tax equivalent adjustments.....	3,560	3,242	6,719	6,885	6,329	9.81	-4.86
Applicable income taxes (tax equivalent).....	22,352	27,629	53,654	26,725	54,420	-19.10	-17.18
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	73,225	98,775	175,892	83,651	167,596	-25.87	48.66
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	73,225	98,775	175,892	83,651	167,596	-25.87	48.66
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	73,225	98,775	175,892	83,651	167,596	-25.87	48.66
Investment securities income (tax equivalent).....	26,092	16,729	37,279	36,864	41,372	55.96	50.12
US Treasury and agency securities (excluding mortgage-backed securities).....	999	24	41	104	1,300	4062.50	170.00
Mortgage-backed securities.....	17,051	9,160	22,041	21,367	27,112	86.15	124.59
All other securities.....	8,042	7,545	15,197	15,393	12,960	6.58	-14.62
Cash dividends declared.....	24,993	25,104	50,017	50,134	50,901	-0.44	55.55
Common.....	24,993	25,104	50,017	50,134	50,901	-0.44	55.55
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.83	2.90	42	3.17	2.92	65	2.99	2.85	59	3.49	3.27	66	4.26	4	69
Less: Interest expense	0.24	0.22	69	0.30	0.25	68	0.28	0.23	68	0.49	0.48	60	0.77	0.98	35
Equals: Net interest income (tax equivalent)	2.58	2.67	37	2.87	2.65	64	2.71	2.60	55	2.99	2.77	66	3.50	3.01	75
Plus: Non-interest income	0.88	0.96	54	1.68	1.11	79	1.43	1.04	73	1.68	1.21	77	1.17	1.32	55
Equals: adjusted operating income (tax equivalent)	3.46	3.67	42	4.55	3.82	85	4.14	3.70	78	4.67	4.04	80	4.67	4.41	66
Less: Overhead expense	2.28	2.17	63	2.94	2.24	85	2.72	2.17	83	3.31	2.57	81	2.89	2.69	65
Less: Provision for credit losses	0.04	0.09	43	0	-0.15	78	-0.01	-0.09	66	0.60	0.51	65	0.05	0.15	24
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	44	0.02	0.01	81	0.01	0.01	80	0	0.02	31	0	0.01	58
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.14	1.40	25	1.63	1.79	43	1.44	1.66	34	0.76	1.04	25	1.72	1.56	64
Less: Applicable income taxes (tax equivalent)	0.27	0.33	28	0.36	0.41	33	0.34	0.38	37	0.18	0.23	35	0.42	0.36	70
Less: Minority interest	0	0	44	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	0.87	1.06	27	1.27	1.36	47	1.11	1.26	34	0.58	0.81	24	1.30	1.19	60
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	0.87	1.06	27	1.27	1.35	48	1.11	1.26	34	0.58	0.82	24	1.30	1.19	60
Memo: Net income (last four quarters)	0.91	1.12	21	1.05	1.25	30	1.11	1.26	34	0.58	0.82	24	1.30	1.19	59
Net income—BHC and noncontrolling (minority) interest	0.87	1.07	25	1.27	1.37	48	1.11	1.27	33	0.58	0.83	24	1.30	1.20	60
Margin Analysis															
Average earning assets / Average assets	88.44	92.97	6	88.19	93.15	4	88.23	93.08	4	87.12	92.32	5	85.66	91.05	6
Average interest-bearing funds / Average assets	57.74	60.12	48	58.48	62.32	34	58.06	61.99	36	60.56	64.06	34	64.53	65.57	46
Interest income (tax equivalent) / Average earning assets	3.20	3.12	54	3.60	3.14	80	3.39	3.06	71	4	3.55	77	4.98	4.41	84
Interest expense / Average earning assets	0.28	0.24	70	0.34	0.27	70	0.32	0.25	70	0.57	0.52	64	0.90	1.08	38
Net interest income (tax equivalent) / Average earning assets	2.92	2.88	49	3.25	2.85	76	3.07	2.80	66	3.44	3.01	73	4.08	3.33	81
Yield or Cost															
Total loans and leases (tax equivalent)	3.94	4.01	51	4.13	4.05	62	4.05	4.01	57	4.26	4.27	54	5.27	5.09	67
Interest-bearing bank balances	0.41	0.42	43	0.11	0.11	52	0.14	0.14	62	0.35	0.27	75	2.06	2.04	46
Federal funds sold and reverse repos		0.58			0.26			0.25			0.68			2.44	
Trading assets		0.52			0.42			0.45			0.60			0.99	
Total earning assets	3.15	3.09	52	3.55	3.11	78	3.34	3.04	70	3.95	3.51	77	4.92	4.36	83
Investment securities (tax equivalent)	1.72	1.85	38	2.10	1.80	74	1.87	1.77	60	2.88	2.25	89	3.32	2.76	87
US Treasury and agency securities (excluding mortgage-backed securities)	1.84	1.22	88	0.58	1.28	13	0.44	1.14	13	0.67	1.75	8	10.96	2.32	98
Mortgage-backed securities	1.35	1.78	12	1.24	1.56	19	1.19	1.57	16	2.21	2.05	62	2.65	2.61	57
All other securities	3.21	2.82	70	4.36	2.91	85	3.96	2.81	84	5.06	3.24	90	5.96	4.06	89
Interest-bearing deposits	0.24	0.20	62	0.37	0.24	78	0.33	0.21	76	0.68	0.53	70	1.06	1.10	52
Time deposits of \$250K or more	0.60	0.50	68	1.14	0.76	83	1.03	0.66	86	1.65	1.42	70	1.78	1.96	33
Time deposits < \$250K	0.43	0.44	52	0.88	0.72	67	0.78	0.62	71	1.45	1.36	57	1.70	1.82	37
Other domestic deposits	0.19	0.17	66	0.24	0.17	75	0.22	0.15	74	0.41	0.36	66	0.77	0.93	41
Foreign deposits		0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	0.29	0.36	59	0.33	0.19	84	0.31	0.17	85	0.58	0.62	61	0.15	1.86	6
Other borrowed funds and trading liabilities	0.72	1.24	27	0.04	1.31	10	0.07	1.27	10	0.94	1.50	25	2.34	2.38	49
All interest-bearing funds	0.42	0.36	71	0.52	0.40	71	0.48	0.37	73	0.81	0.74	62	1.19	1.49	30

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	73,884	130,388	227,223	242,766	150,858
Fiduciary activities income	3,902	4,175	7,740	6,873	5,805
Service charges on deposit accounts - domestic	18,388	16,694	34,863	30,087	34,860
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	7,733	5,636	12,715	9,631	8,628
Insurance activities revenue	5,695	5,712	10,904	9,924	9,747
Venture capital revenue	0	0	0	0	0
Net servicing fees	2,964	15,080	15,107	-18,336	1,509
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	10,238	56,529	88,931	159,182	45,226
Other non-interest income	24,964	26,562	56,963	45,405	45,083
Total overhead expenses	191,511	227,810	432,235	479,268	372,126
Personnel expense	127,819	148,989	280,627	302,388	250,784
Net occupancy expense	21,813	23,204	45,372	50,278	46,970
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	2,676	3,137	6,042	7,121	8,105
Other operating expenses	39,203	52,480	100,194	119,481	66,267
Fee income on mutual funds and annuities	6,605	5,636	11,716	9,630	8,627
Memoranda					
Assets under management in proprietary mutual funds and annuities	83,726	92,336	570,350	69,564	103,524
Number of equivalent employees	2,349	2,445	2,440	2,524	2,527
Average personnel expense per employee	54.41	60.94	115.01	119.81	99.24
Average assets per employee	7,144.96	6,341.37	6,511.27	5,739.40	5,094.22

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	8.94	2.35	93	4.32	2.15	77	5.16	2.17	81	3.97	2.02	78	5.72	2.72	80
Overhead expenses / Net Interest Income + non-interest income	66.72	59.40	78	65.16	59.03	75	66.37	59.28	79	71.58	62.28	82	62.59	61.29	60
Percent of Average Assets															
Total overhead expense	2.28	2.17	63	2.94	2.24	85	2.72	2.17	83	3.31	2.57	81	2.89	2.69	65
Personnel expense	1.52	1.20	83	1.92	1.25	93	1.77	1.21	90	2.09	1.30	93	1.95	1.41	88
Net occupancy expense	0.26	0.22	67	0.30	0.24	75	0.29	0.23	74	0.35	0.26	82	0.36	0.28	80
Other operating expenses	0.50	0.72	15	0.72	0.73	61	0.67	0.72	48	0.87	0.94	62	0.58	0.97	13
Overhead less non-interest income	1.40	1.19	66	1.26	1.10	59	1.29	1.10	64	1.63	1.25	78	1.72	1.32	76
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	65.90	58.92	78	64.56	58.45	74	65.69	58.83	77	70.85	61.82	82	61.93	60.64	60
Personnel expense	43.99	32.65	94	42.22	33.10	91	42.65	32.93	93	44.70	32.36	96	41.74	32.39	92
Net occupancy expense	7.51	6.14	72	6.58	6.33	54	6.90	6.23	60	7.43	6.58	65	7.82	6.52	74
Other operating expenses	14.41	19.36	14	15.76	18.60	34	16.15	19.18	29	18.72	22.28	41	12.38	21.20	3
Total non-interest income	25.43	25.40	57	36.95	28.18	70	34.54	27.67	69	35.89	28.83	68	25.11	29.23	50
Fiduciary activities income	1.34	2.23	46	1.18	2.24	41	1.18	2.20	45	1.02	2.09	43	0.97	1.97	43
Service charges on domestic deposit accounts	6.33	3.45	88	4.73	3.19	80	5.30	3.27	80	4.45	3.27	69	5.80	3.88	76
Trading revenue	0	0.45	35	0	0.72	23	0	0.62	27	0	1.28	25	0	1.18	22
Investment banking fees and commissions	2.66	2.25	69	1.60	2.52	53	1.93	2.58	58	1.42	2.46	50	1.44	3.54	48
Insurance activities revenue	1.96	0.36	89	1.62	0.37	86	1.66	0.36	88	1.47	0.41	83	1.62	0.47	85
Venture capital revenue	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	1.02	1.38	72	4.27	0.55	95	2.30	0.60	86	-2.71	0.01	5	0.25	0.28	64
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	3.52	1.51	85	16.02	3.83	93	13.52	3.30	93	23.53	3.92	95	7.53	1.86	94
Other non-interest income	8.59	9.09	59	7.53	9.26	45	8.66	9.27	58	6.71	9.65	39	7.50	10.04	41
Overhead less non-interest income	40.48	32.73	72	27.61	29.94	38	31.16	30.52	44	34.96	31.93	53	36.83	31.06	60
Applicable income taxes / Pretax net operating income (tax equivalent)	19.66	21.22	33	19.29	21.54	22	20.45	21.18	37	17.97	18.63	39	21.66	20.56	58
Applicable income tax + TE / Pretax net operating income + TE	23.39	23.38	56	21.86	23.10	33	23.37	22.67	63	24.21	21.18	75	24.51	23.23	66

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	9,070,557	8,732,578	8,831,712	8,529,035	8,255,633	3.87	59.51
Commercial and industrial loans	1,343,970	1,551,039	1,267,383	2,497,212	1,333,903	-13.35	90.17
Loans to individuals	131,163	156,987	143,340	209,537	302,430	-16.45	22.36
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	9,821	9,581	7,978	9,471	11,802	2.50	-15.89
Other loans and leases	244,831	148,016	224,034	106,163	104,142	65.41	168.35
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	10,800,342	10,598,201	10,474,447	11,351,418	10,007,910	1.91	63.56
Less: Allowance for loan and lease losses	166,131	172,354	164,171	176,144	52,162	-3.61	276.30
Net loans and leases	10,634,211	10,425,847	10,310,276	11,175,274	9,955,748	2.00	62.13
Debt securities that reprice or mature in over 1 year	2,971,946	2,133,326	2,776,190	1,312,281	1,251,903	39.31	186.47
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	13,606,157	12,559,173	13,086,466	12,487,555	11,207,651	8.34	79.11
Interest-bearing bank balances	780,394	1,384,283	1,695,255	456,831	223,865	-43.62	831.87
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	45,190	30,494	26,251	31,176	38,710	48.19	15.36
Trading assets	0	0	0	0	0		
Total earning assets	14,431,741	13,973,950	14,807,972	12,975,562	11,470,226	3.28	86.95
Non-interest-bearing cash and due from depository institutions	230,074	221,205	182,710	176,372	191,065	4.01	51.05
Premises, fixed assets, and leases	284,035	293,203	293,122	300,496	309,697	-3.13	59.32
Other real estate owned	2,807	4,939	2,540	5,972	8,010	-43.17	-85.76
Investment in unconsolidated subsidiaries	0	3,591	3,591	3,591	3,591	-100.00	-100.00
Intangible and other assets	1,669,476	1,525,498	1,520,408	1,467,619	1,418,029	9.44	108.83
Total assets	16,618,101	16,022,386	16,810,311	14,929,612	13,400,618	3.72	87.30
Quarterly average assets	16,818,457	15,805,619	16,440,045	14,859,854	13,142,319	6.41	92.75
Average loans and leases (YTD)	10,571,712	11,074,631	10,766,481	10,952,423	9,526,271	-4.54	65.53
Memoranda							
Loans held-for-sale	196,598	448,959	453,533	417,771	318,272	-56.21	-15.40
Loans not held-for-sale	10,603,744	10,149,242	10,020,914	10,933,647	9,689,638	4.48	66.44
Real estate loans secured by 1-4 family	3,067,261	3,026,754	3,032,730	2,978,247	3,008,860	1.34	46.23
Commercial real estate loans	5,945,770	5,645,947	5,742,360	5,482,195	5,165,239	5.31	68.69
Construction and land development	1,412,580	1,300,604	1,378,683	1,145,516	1,158,596	8.61	98.48
Multifamily	467,081	376,178	409,580	404,953	335,890	24.16	82.53
Nonfarm nonresidential	4,066,109	3,969,165	3,954,097	3,931,726	3,670,753	2.44	59.01
Real estate loans secured by farmland	57,526	59,877	56,622	68,593	81,534	-3.93	-10.65
Total investment securities	3,017,136	2,163,820	2,802,441	1,343,457	1,290,613	39.44	180.24
U.S. Treasury securities	0	3,037	3,010	7,079	499	-100.00	
US agency securities (excluding mortgage-backed securities)	179,262	4,986	11,790	7,387	11,024	3495.31	426.93
Municipal securities	443,439	325,613	426,789	305,186	223,131	36.19	35.60
Mortgage-backed securities	2,334,215	1,801,244	2,335,348	986,441	1,032,256	29.59	235.87
Asset-backed securities	0	0	0	9,012	9,986		-100.00
Other debt securities	60,220	28,940	25,504	28,352	13,717	108.09	1564.92
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	2,528,253	2,163,820	2,386,052	1,343,457	1,290,613	16.84	243.04
U.S. Treasury securities	0	3,037	3,010	7,079	499	-100.00	
US agency securities (excluding mortgage-backed securities)	179,262	4,986	11,790	7,387	11,024	3495.31	736.97
Municipal securities	149,752	325,613	159,117	305,186	223,131	-54.01	
Mortgage-backed securities	2,139,019	1,801,244	2,186,631	986,441	1,032,256	18.75	207.78
Asset-backed securities	0	0	0	9,012	9,986		-100.00
Other debt securities	60,220	28,940	25,504	28,352	13,717	108.09	1564.92
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	-64,198		-837				
Available-for-sale securities appreciation (depreciation)	-226,064	25,048	-14,904	41,484	13,742		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	719,847	617,709	629,174	614,610	444,603	16.53	94.08

BHC Name _____

City/State _____

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	4,741,397	4,349,135	4,718,124	3,685,048	2,551,770	9.02	188.61
NOW, ATS and transaction accounts	534,595	551,613	639,431	618,962	431,440	-3.09	200.59
Time deposits less brokered deposits < \$250K	1,017,643	1,185,238	1,097,366	1,288,126	1,597,031	-14.14	-9.30
MMDA and other savings accounts	7,208,744	6,681,361	7,133,397	6,059,183	5,069,324	7.89	91.34
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	13,502,379	12,767,347	13,588,318	11,651,319	9,649,565	5.76	101.22
Time deposits of \$250K or more	261,550	348,004	317,406	407,762	558,468	-24.84	-13.25
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	12,642	14,933	13,947	21,340	9,091	-15.34	32.78
Secured federal funds purchased	0	0	0	10,393	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	100,000	0	417	100	480,004		-9.73
Other borrowings w/remaining maturity over 1 year	0	150,434	0	152,067	152,334	-100.00	-100.00
Brokered deposits < \$250K	0	0	0	0	5,135		-100.00
Noncore funding	374,192	513,371	331,770	581,269	1,205,032	-27.11	-39.65
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	431,553	318,972	470,792	323,012	224,170	35.29	134.78
Other liabilities	193,100	218,889	209,578	241,279	196,162	-11.78	123.54
Total liabilities	14,501,224	13,818,579	14,600,458	12,796,879	11,274,929	4.94	90.79
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	296,484	296,483	296,483	296,483	296,483	0.00	31.46
Common surplus	1,298,207	1,295,879	1,300,192	1,296,963	1,294,276	0.18	83.86
Retained earnings	789,880	689,444	741,648	615,773	617,355	14.57	113.06
Accumulated other comprehensive income	-155,399	19,250	-10,443	25,068	764		
Other equity capital components	-112,295	-97,249	-118,027	-101,554	-83,189		
Total holding company equity capital	2,116,877	2,203,807	2,209,853	2,132,733	2,125,689	-3.94	66.45
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,116,877	2,203,807	2,209,853	2,132,733	2,125,689	-3.94	66.45
Total liabilities and capital	16,618,101	16,022,386	16,810,311	14,929,612	13,400,618	3.72	87.30
Memoranda							
Non-interest-bearing deposits	4,741,397	4,349,135	4,718,124	3,685,048	2,551,770	9.02	188.61
Interest-bearing deposits	9,022,532	8,766,216	9,187,600	8,374,033	7,661,398	2.92	62.30
Total deposits	13,763,929	13,115,351	13,905,724	12,059,081	10,213,168	4.95	91.11
Long-term debt that reprices within 1 year	0	225,000	30,000	0	0	-100.00	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,209,853	2,132,733	2,132,733	2,125,689	2,043,913		
Accounting restatements	0	0	0	-35,099	0		
Net income	73,225	98,775	175,892	83,651	167,596		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-1,985	-1,085	3,228	2,687	5,365		
Sale of treasury stock	5,732	4,306	4,843	6,204	4,000		
Less: Purchase of treasury stock	0	0	21,315	24,569	62,944		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	24,993	25,104	50,017	50,134	50,901		
Change in other comprehensive income	-144,955	-5,818	-35,511	24,304	18,660		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,116,877	2,203,807	2,209,853	2,132,733	2,125,689		

BHC Name

City/State

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	54.58	38.78	79	54.50	36.32	87	52.54	36.25	82	57.13	36.22	90	61.61	37.78	92
Commercial and industrial loans	8.09	11.05	38	9.68	12.25	41	7.54	10.76	35	16.73	13.52	65	9.95	12.02	41
Loans to individuals	0.79	3.52	37	0.98	3.48	42	0.85	3.36	41	1.40	3.40	48	2.26	4.20	51
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.01	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	0.06	0.19	60	0.06	0.21	55	0.05	0.18	55	0.06	0.19	58	0.09	0.24	61
Other loans and leases	1.47	4.45	25	0.92	4.22	18	1.33	4.47	24	0.71	4.63	13	0.78	5.01	9
Net loans and leases	63.99	61.60	51	65.07	59.81	65	61.33	58.67	58	74.85	61.58	86	74.29	63.77	76
Debt securities over 1 year	17.88	19.46	48	13.31	17.61	34	16.51	19.46	43	8.79	15.55	19	9.34	14.60	18
Mutual funds and equity securities	0	0.05	12	0	0.06	14	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal	81.88	82.34	34	78.39	78.32	40	77.85	79.22	34	83.64	78.16	68	83.64	79.65	49
Interest-bearing bank balances	4.70	4.59	57	8.64	9.11	50	10.08	8.50	58	3.06	7.51	21	1.67	3.06	44
Federal funds sold and reverse repos	0	0.58	25	0	0.52	28	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	0.27	1.68	18	0.19	1.53	15	0.16	1.56	12	0.21	1.68	15	0.29	1.91	21
Trading assets	0	0.55	20	0	0.60	18	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets	86.84	90.95	7	87.22	91.43	8	88.09	91.77	9	86.91	91.05	9	85.59	89.53	11
Non-interest cash and due from depository institutions	1.38	1.01	79	1.38	1.01	79	1.09	0.82	74	1.18	1.07	55	1.43	1.14	74
Other real estate owned	0.02	0.01	73	0.03	0.02	78	0.02	0.01	73	0.04	0.02	77	0.06	0.03	79
All other assets	11.77	7.97	91	11.40	7.50	90	10.82	7.35	88	11.91	7.82	90	12.98	9.27	86
Memoranda															
Short-term investments	4.97	7.68	42	8.83	12.01	37	10.24	11.47	47	3.27	11.17	14	1.96	7.63	24
U.S. Treasury securities	0	1.96	7	0.02	1.08	34	0.02	1.47	27	0.05	0.84	46	0	1.03	29
US agency securities (excluding mortgage-backed securities)	1.08	0.84	69	0.03	0.77	24	0.07	0.82	34	0.05	0.63	30	0.08	0.54	42
Municipal securities	2.67	1.75	72	2.03	1.72	62	2.54	1.73	67	2.04	1.69	63	1.67	1.34	67
Mortgage-backed securities	14.05	13.68	56	11.24	12.97	46	13.89	14.14	52	6.61	11.75	24	7.70	11.44	29
Asset-backed securities	0	0.68	21	0	0.38	26	0	0.50	24	0.06	0.32	61	0.07	0.28	64
Other debt securities	0.36	0.52	56	0.18	0.52	47	0.15	0.53	45	0.19	0.42	51	0.10	0.39	51
Loans held-for-sale	1.18	0.35	87	2.80	0.42	94	2.70	0.55	91	2.80	0.52	95	2.38	0.39	95
Loans held for investment	63.81	61.41	52	63.34	59.85	59	59.61	58.06	53	73.23	61.72	82	72.31	63.50	73
Real estate loans secured by 1-4 family	18.46	12.26	79	18.89	11.69	81	18.04	11.46	78	19.95	11.91	87	22.45	13.29	84
Revolving	2.94	1.49	80	3.06	1.45	82	2.82	1.42	80	3.44	1.66	82	4.28	2.07	84
Closed-end, secured by first liens	15.39	10.40	77	15.68	9.84	82	15.10	9.67	79	16.32	9.81	83	17.88	10.69	81
Closed-end, secured by junior liens	0.13	0.18	58	0.16	0.20	53	0.12	0.17	51	0.19	0.22	57	0.29	0.28	62
Commercial real estate loans	35.78	24.34	75	35.24	22.48	84	34.16	22.69	78	36.72	22.22	86	38.54	22.23	88
Construction and land development	8.50	3.75	89	8.12	3.35	90	8.20	3.34	91	7.67	3.40	88	8.65	3.44	90
Multifamily	2.81	3.69	51	2.35	3.31	45	2.44	3.57	48	2.71	3.12	54	2.51	3.01	50
Nonfarm nonresidential	24.47	15.50	80	24.77	14.81	86	23.52	14.57	80	26.34	14.72	87	27.39	14.69	88
Real estate loans secured by farmland	0.35	0.35	66	0.37	0.34	67	0.34	0.30	66	0.46	0.33	71	0.61	0.36	76

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	83.98	62.08	87	82.40	59.66	89	84.32	61.05	88	75.14	57.15	82	82.49	57.46	92
Real estate loans secured by 1-4 family	28.40	20.31	78	28.56	19.82	78	28.95	19.86	77	26.24	19.43	71	30.06	20.75	82
Revolving	4.52	2.40	81	4.62	2.42	80	4.53	2.43	79	4.52	2.64	77	5.73	3.15	80
Closed-end	23.88	17.67	74	23.94	17.22	76	24.42	17.24	76	21.72	16.59	71	24.33	17.39	75
Commercial real estate loans	55.05	38.23	78	53.27	36.54	82	54.82	37.86	81	48.30	34.63	75	51.61	33.52	84
Construction and land development	13.08	5.97	87	12.27	5.50	90	13.16	5.65	90	10.09	5.26	83	11.58	5.09	89
1-4 family	2.97	1.34	83	2.62	1.11	84	2.89	1.18	85	2.17	0.93	79	2.89	0.94	87
Other	10.11	4.56	89	9.66	4.33	92	10.28	4.40	94	7.92	4.19	86	8.69	4.02	90
Multifamily	4.32	5.72	48	3.55	5.34	40	3.91	5.78	42	3.57	4.96	43	3.36	4.69	44
Nonfarm nonresidential	37.65	24.64	78	37.45	24.14	81	37.75	24.56	77	34.64	22.93	81	36.68	22.15	84
Owner-occupied	13.66	8.28	78	15.13	8.14	85	14.38	8.29	82	14	7.68	85	15.55	7.72	87
Other	23.98	16.13	77	22.32	15.71	76	23.37	15.94	74	20.64	14.95	70	21.13	14.34	74
Real estate loans secured by farmland	0.53	0.59	66	0.56	0.59	67	0.54	0.54	66	0.60	0.54	69	0.81	0.55	74
Loans to depository institutions and acceptances of other banks	0	0.05	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	12.44	18.46	29	14.63	20.98	27	12.10	18.86	28	22	22.17	54	13.33	19.53	30
Loans to individuals	1.21	6.27	35	1.48	6.28	38	1.37	6.24	38	1.85	6.13	44	3.02	7.13	48
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans	0.09	0.32	57	0.09	0.37	54	0.08	0.34	54	0.08	0.32	55	0.12	0.37	58
Other loans and leases	2.27	8.30	23	1.40	8.03	18	2.14	8.75	23	0.94	9.09	12	1.04	9.85	10
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	574.11	407.54	83	582.05	383.17	89	576.98	391.81	84	598.64	381.27	90	627.92	391.26	89
Real estate loans secured by 1-4 family	194.14	130.40	80	201.74	124.52	81	198.13	126.06	81	209.04	125.03	85	228.85	138.18	81
Revolving	30.89	15.55	81	32.66	15.53	85	31.01	15.44	80	36.02	17.42	84	43.62	21.26	83
Closed-end	163.25	113.22	78	169.09	107.53	80	167.12	108.85	81	173.02	106.14	84	185.23	115.20	79
Commercial real estate loans	376.33	254.23	78	376.32	238.21	84	375.15	245.88	80	384.79	234.65	85	392.87	229.44	84
Construction and land development	89.41	38.88	88	86.69	35.52	93	90.07	35.95	93	80.40	35.62	88	88.12	34.95	91
1-4 family	20.29	8.60	83	18.47	7.06	87	19.75	7.42	86	17.31	6.34	85	21.99	6.61	88
Other	69.12	29.76	91	68.22	28.07	94	70.32	28.11	94	63.09	28.16	91	66.14	27.32	91
Multifamily	29.56	39.14	48	25.07	34.78	45	26.76	38.66	46	28.42	32.74	51	25.55	31.04	47
Nonfarm nonresidential	257.36	162.28	82	264.56	157.17	87	258.32	158.05	84	275.96	155.06	89	279.20	152.10	87
Owner-occupied	93.40	54.20	84	106.87	52.65	87	98.43	52.99	85	111.54	52.37	89	118.33	53.07	91
Other	163.96	106.54	78	157.69	102.08	80	159.89	102.54	79	164.42	100.54	81	160.87	97.41	75
Real estate loans secured by farmland	3.64	3.62	65	3.99	3.59	68	3.70	3.22	66	4.81	3.44	71	6.20	3.60	77
Loans to depository institutions and acceptances of other banks	0	0.27	32	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	85.07	115.10	42	103.38	127.07	41	82.80	114.45	40	175.28	139.91	68	101.46	122.02	43
Loans to individuals	8.30	35.52	39	10.46	35.29	42	9.36	34.55	40	14.71	37.47	50	23	43.51	50
Credit card loans	0	2.76	22	0	2.61	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans	0.62	1.81	61	0.64	2.01	58	0.52	1.86	56	0.66	1.88	60	0.90	2.18	62
Other loans and leases	15.50	50.19	25	9.87	46.75	19	14.64	51.06	24	7.45	49.54	12	7.92	52.44	11
Supplemental															
Non-owner occupied CRE loans / Gross loans	41.39	30.64	71	38.14	28.84	71	40.44	30.07	70	34.30	27.32	66	36.07	26.45	72
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	282.93	203.71	78	269.45	187.37	82	276.71	195.33	77	273.24	183.76	81	274.54	178.57	79
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	376.33	261.50	78	376.32	244.59	83	375.15	252.85	79	384.79	240.85	85	392.87	236.10	84

BHC Name

City/State

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	4.97	7.68	42	8.83	12.01	37	10.24	11.47	47	3.27	11.17	14	1.96	7.63	24
Liquid assets	21.21	25.39	42	21.31	28.17	29	25.15	29.03	41	10.95	26.22	9	10.89	22.44	17
Investment securities	18.16	21.68	42	13.50	19.64	27	16.67	21.63	35	9	17.85	15	9.63	16.99	16
Net loans and leases	63.99	61.60	51	65.07	59.81	65	61.33	58.67	58	74.85	61.58	86	74.29	63.77	76
Net loans, leases and standby letters of credit	64.51	62.44	52	65.67	60.62	67	61.87	59.49	58	75.46	62.48	86	75	64.84	78
Core deposits	81.25	75.64	62	79.68	74.75	61	80.83	75.71	63	78.04	70.67	66	72.01	63.09	65
Noncore funding	2.25	10.86	10	3.20	10.89	15	1.97	10.30	6	3.89	14.13	11	8.99	19.36	23
Time deposits of \$250K or more	1.57	1.54	64	2.17	1.81	65	1.89	1.58	67	2.73	2.11	68	4.17	2.94	72
Foreign deposits	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0.08	1.20	33	0.09	1.20	31	0.08	1.23	29	0.14	1.47	28	0.07	1.94	21
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0.07	0	96	0	0	49
Net federal funds purchased (sold)	0.08	0.50	48	0.09	0.52	45	0.08	0.54	44	0.14	0.54	45	0.07	0.48	38
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0.60	1.63	45	0	0.99	12	0	1	28	0	1.24	17	3.58	3.01	61
Earning assets that reprice within 1 year	43.98	36.16	67	52.72	38.93	84	50.57	37.37	83	45.91	39.38	66	38.69	39.29	45
Interest-bearing liabilities that reprice within 1 year	5.75	6.49	60	7.66	7.04	72	6.50	6.39	69	8.25	8.20	65	10.50	10.19	66
Long-term debt that reprices within 1 year	0	0.28	32	1.40	0.26	89	0.18	0.26	72	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	38.23	28.22	71	43.65	30.25	82	43.89	29.65	83	37.66	29.11	68	28.19	26.63	53
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-3.32	3.09	22	-7.17	-1.82	33	-10.62	-2.33	24	0.75	3.20	46	8.40	14.45	31
Net short-term noncore funding dependence	-3.74	-1.79	33	-8.82	-8.21	41	-11.05	-7.71	35	-1.31	-4.76	60	5.25	3.38	51
Short-term investment / Short-term noncore funding	261.10	166.36	76	460.79	284.81	78	626.09	273.46	84	150.31	184.19	53	30.82	77.77	40
Liquid assets - short-term noncore funding / Nonliquid assets	24.50	28.61	48	24.65	34.02	41	31.42	36.68	47	9.85	28.18	23	5.08	16.97	30
Net loans and leases / Total deposits	77.26	76.80	52	79.49	74.66	64	74.14	72.79	54	92.67	79.43	83	97.48	90.31	73
Net loans and leases / Core deposits	78.76	82.80	45	81.66	81.17	55	75.88	78.25	51	95.91	88.34	72	103.17	103.93	57
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-4.41	-6.37	53		0.84		-0.06	0.12	39		1.57			0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-15.53	-13.54	38	1.81	1.94	56	-1.05	-0.25	27	3.17	4.31	43	1.09	1.36	48
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	16.20	23.58	40	0	13.42	14	14.86	14.28	61	0	11.38	15	0	12.67	14
Available-for-sale securities	83.80	74.56	60	100	84.66	95	85.14	83.77	40	100	87.23	96	100	85.40	95
U.S. Treasury securities	0	9.26	7	0.14	5.52	36	0.11	6.70	27	0.53	4.72	48	0.04	6.15	29
US agency securities (excluding mortgage-backed securities)	5.94	4.02	72	0.23	4.50	25	0.42	4.12	35	0.55	4.01	34	0.85	3.49	44
Municipal securities	14.70	8	75	15.05	8.87	72	15.23	8.22	74	22.72	9.83	78	17.29	7.75	80
Mortgage-backed securities	77.37	63.23	68	83.24	66.59	73	83.33	66.54	74	73.43	66.64	58	79.98	67.43	65
Asset-backed securities	0	3.36	21	0	2.05	26	0	2.50	24	0.67	1.91	63	0.77	1.66	66
Other debt securities	2	3.01	57	1.34	3.17	48	0.91	3.08	44	2.11	3.01	57	1.06	2.94	52
Mutual funds and equity securities	0	0.28	12	0	0.32	14	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less	1.50	8.89	19	1.41	8.69	18	0.94	7.78	12	2.32	10.55	18	3	11.86	21
Debt securities 1 to 5 years	14.04	20.02	43	4.92	17.05	25	4.83	18.25	19	9.64	17.03	41	8.48	17.94	40
Debt securities over 5 years	84.46	68.75	77	93.67	72.17	91	94.23	71.11	93	88.04	69.86	74	88.52	66.02	77
Pledged securities	23.86	30.80	42	28.55	33.87	47	22.45	32.26	39	45.75	35.67	64	34.45	30.57	57
Structured notes, fair value	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-41.65	-31.70	41	223.62	51.37	92	252.76	27.98	97	85.85	183.32	37	-40.03	26.69	5
Investment securities	39.44	21.19	78	66	33.34	80	108.60	31.36	93	4.09	23.62	23	3.18	11.75	38
Core deposits	5.76	9.58	51	12.60	16.88	37	16.62	16.94	61	20.74	26.88	32	1.85	11.23	16
Noncore funding	-27.11	10.50	13	-48.75	-23.76	18	-42.92	-14.79	17	-51.76	-12.18	6	14.93	6.59	67

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	3,547,240	2,953,982	3,104,941	2,749,988	2,235,042
Commit: Secured commercial real estate loans	1,308,928	1,239,205	1,212,618	1,070,498	875,926
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	86,628	95,473	89,830	90,597	94,824
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	117,322	29,377	56,943	29,558	2,960
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	15,000	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	117,322	29,377	56,943	44,558	2,960
Derivative Contracts					
Interest rate futures and forward contracts	340,000	796,000	600,000	716,000	414,000
Written options contracts (interest rate)	474,574	624,048	396,045	691,666	325,002
Purchased options contracts (interest rate)	260,232	38,757	21,385	39,131	39,842
Interest rate swaps	645,911	636,189	546,365	666,770	382,235
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	21.35	24.48	47	18.44	22.45	43	18.47	22.78	42	18.42	22.01	45	16.68	23.52	30
Standby letters of credit	0.52	0.66	53	0.60	0.67	60	0.53	0.65	54	0.61	0.71	59	0.71	0.84	55
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.71	0.26	82	0.18	0.25	65	0.34	0.24	71	0.20	0.35	65	0.02	0.42	57
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.19	29	0	0.18	29	0.10	0.30	66	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.71	0.17	87	0.18	0.14	80	0.34	0.13	83	0.30	0.30	80	0.02	0.45	72
Derivative contracts	10.35	44.65	38	13.08	49.75	39	9.30	46.30	34	14.16	48.62	36	8.66	68.47	25
Interest rate contracts	10.35	32.11	41	13.08	35.96	43	9.30	32.46	36	14.16	34.36	39	8.66	47.31	26
Interest rate futures and forward contracts	2.05	3.60	78	4.97	5.17	81	3.57	3.25	81	4.80	6.21	79	3.09	10.67	76
Written options contracts (interest rate)	2.86	1.58	84	3.89	1.82	85	2.36	1.41	83	4.63	2.18	86	2.43	2.47	77
Purchased options contracts (interest rate)	1.57	1.48	76	0.24	1.33	58	0.13	1.31	55	0.26	1.46	58	0.30	2.65	57
Interest rate swaps	3.89	21.90	24	3.97	20.67	25	3.25	20.49	22	4.47	20.83	23	2.85	28.86	16
Foreign exchange contracts	0	6.76	26	0	6.16	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.19	27	0	3.93	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	33.55	46.07	37	26.67	42.93	30	28.84	44.98	29	25.11	42.82	32	23.46	45.53	24

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	1,720,717	2,094,994	1,563,795	2,113,567	1,161,079
Interest rate contracts	1,720,717	2,094,994	1,563,795	2,113,567	1,161,079
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	340,000	796,000	600,000	716,000	414,000
Written options	474,574	624,048	396,045	691,666	325,002
Exchange-traded	0	0	0	0	0
Over-the-counter	474,574	624,048	396,045	691,666	325,002
Purchased options	260,232	38,757	21,385	39,131	39,842
Exchange-traded	0	0	0	0	0
Over-the-counter	260,232	38,757	21,385	39,131	39,842
Swaps	645,911	636,189	546,365	666,770	382,235
Held for trading					
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded					
Interest rate contracts	1,720,717	2,094,994	1,563,795	2,113,567	1,161,079
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)					
One year or less	1,480,787	1,529,699	1,281,637	1,511,017	841,997
Over 1 year to 5 years	593,826	896,426	670,687	802,310	424,128
Over 1 year to 5 years	677,182	275,328	303,044	337,102	346,613
Over 5 years	209,779	357,945	307,906	371,605	71,256
Gross negative fair value (absolute value)					
Gross positive fair value	23,497	16,804	13,803	21,107	10,000
Held for trading	31,372	27,470	17,698	33,574	8,498
Non-traded	0	0	0	0	0
Current credit exposure on risk-based capital derivative contracts	31,372	27,470	17,698	33,574	8,498
Credit losses on derivative contracts	31,372	14,142	10,005	9,728	1,848
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	93.66	75	100	94.09	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.30	26	0	3.27	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards															
Written options	19.76	9.78	75	38	12.57	83	38.37	11.16	86	33.88	14.05	78	35.66	13.49	82
Exchange-traded	27.58	5.78	93	29.79	7.49	90	25.33	6.28	89	32.73	8.18	90	27.99	5.91	93
Over-the-counter	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Purchased options	27.58	5.46	93	29.79	7.20	90	25.33	5.96	89	32.73	7.73	90	27.99	5.10	93
Exchange-traded	15.12	3.69	90	1.85	3.44	57	1.37	3.27	57	1.85	3.42	57	3.43	4.42	62
Over-the-counter	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Swaps	15.12	3.17	90	1.85	3.04	61	1.37	2.87	60	1.85	2.86	60	3.43	3.35	64
Swaps	37.54	74.97	14	30.37	71.23	16	34.94	74.26	16	31.55	68.76	16	32.92	69.75	14
Held for trading															
Interest rate contracts	0	37.98	23	0	40.60	20	0	40.42	21	0	43.53	19	0	44.16	18
Foreign exchange contracts	0	31.52	23	0	34.42	21	0	34.15	21	0	36.62	19	0	37.24	18
Equity, commodity, and other contracts	0	1.71	35	0	1.57	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded															
Interest rate contracts	100	62.02	76	100	59.40	79	100	59.58	78	100	56.47	80	100	55.84	81
Foreign exchange contracts	100	57.94	85	100	56.19	86	100	56.71	85	100	53.82	87	100	52.22	88
Equity, commodity, and other contracts	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	86.06	93.09	20	73.02	91.87	15	81.96	92.53	19	71.49	91.48	16	72.52	93.86	13
Over 1 year to 5 years	34.51	31.78	60	42.79	28.05	72	42.89	27.56	72	37.96	32.05	67	36.53	32.17	62
Over 5 years	39.35	24.76	71	13.14	26.03	29	19.38	27.01	37	15.95	27.06	33	29.85	30.45	52
Gross negative fair value (absolute value)	12.19	27.14	36	17.09	30.08	40	19.69	29.89	39	17.58	29.56	39	6.14	28.09	20
Gross positive fair value	1.37	1.56	48	0.80	1.25	39	0.88	0.98	46	1	1.55	44	0.86	0.83	54
Gross positive fair value	1.82	1.74	62	1.31	1.68	36	1.13	1.34	41	1.59	2.23	35	0.73	1.19	30
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.07	40	0.01	0.05	36	0.01	0.04	39	0.02	0.07	37	0.01	0.06	36
Gross positive fair value (X)	0.02	0.08	47	0.02	0.07	34	0.01	0.05	30	0.03	0.09	31	0.01	0.07	26
Held for trading (X)	0	0.06	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0.02	0.02	71	0.02	0.01	74	0.01	0.01	70	0.03	0.02	76	0.01	0.01	66
Current credit exposure (X)	0.02	0.04	57	0.01	0.05	32	0.01	0.04	32	0.01	0.06	26	0	0.05	17
Credit losses on derivative contracts	0	0	50	0	0	45	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.25	0.54	55	0.12	0.63	30	0.09	0.46	27	0.09	0.85	26	0.02	0.73	16

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	164,171	176,144	176,144	52,162	49,026
Gross losses	7,015	8,224	18,874	16,105	13,478
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	3,827	4,434	8,601	12,252	9,564
Net losses	3,188	3,790	10,273	3,853	3,914
Provision for loan and lease losses	3,500	0	-1,700	85,350	7,050
Adjustments	1,648	0	0	42,485	0
Ending balance	166,131	172,354	164,171	176,144	52,162
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.04	0.08	45	0	-0.14	77	-0.01	-0.09	67	0.59	0.51	62	0.05	0.15	24
Provision for loan and lease losses / Average loans and leases	0.07	0.14	41	0	-0.25	77	-0.02	-0.16	69	0.78	0.82	51	0.07	0.24	24
Provision for loan and lease losses / Net loan and lease losses	109.79	198.72	47	0	77.32	64	-16.55	-105.48	61	2,215.16	487.86	94	180.12	130.58	81
Allowance for loan and lease losses / Total loans and leases not held for sale	1.57	1.17	84	1.70	1.39	75	1.64	1.23	82	1.61	1.58	61	0.54	0.83	23
Allowance for loan and lease losses / Total loans and leases	1.54	1.15	83	1.63	1.37	75	1.57	1.20	81	1.55	1.55	55	0.52	0.81	23
Allowance for loan and lease losses / Net loans and leases losses (X)	26.06	28.67	62	22.74	15.27	80	15.98	21.39	58	45.72	11.58	91	13.33	8.03	80
Allowance for loan and lease losses / Nonaccrual assets	378.46	413.77	61	314.57	318.67	64	332.57	364.13	63	342.56	299.17	67	182.72	218.72	60
ALLL / 90+ days past due + nonaccrual loans and leases	373.21	319.24	68	304.86	260.68	69	323.14	287.08	69	317.55	244.34	71	143.61	151.73	58
Gross loan and lease losses / Average loans and leases	0.13	0.16	58	0.15	0.22	43	0.18	0.19	55	0.15	0.34	32	0.14	0.28	34
Recoveries / Average loans and leases	0.07	0.07	62	0.08	0.08	58	0.08	0.08	55	0.11	0.07	75	0.10	0.08	69
Net losses / Average loans and leases	0.06	0.08	54	0.07	0.13	35	0.10	0.11	54	0.04	0.27	11	0.04	0.21	19
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	20.28	23.25	48	27.53	16.12	82	53.41	34.67	76	90.90	33.98	93	148.79	36.22	92
Earnings coverage of net loan and lease losses (X)	29.96	-9.51	59	32.50	4.52	76	21.53	39.72	54	49.01	22.91	86	56.91	24.40	88
Net Loan and Lease Losses By Type															
Real estate loans	0.01	-0.01	80	-0.01	0.03	23	0.05	0.02	78	0.01	0.04	39	0.02	0.01	66
Real estate loans secured by 1-4 family	0.01	-0.02	87	-0.02	-0.01	37	-0.01	-0.02	49	0.03	0.01	74	0.04	0.01	77
Revolving	-0.02	-0.08	51	-0.03	-0.05	37	-0.02	-0.07	51	-0.02	0.01	34	0.02	0.02	61
Closed-end	0.01	-0.02	88	-0.02	-0.01	34	-0.01	-0.01	46	0.04	0	82	0.04	0	87
Commercial real estate loans	0.01	0	77	0	0.05	22	0.08	0.04	76	0.01	0.07	30	0.01	0.01	64
Construction and land development	-0.04	-0.02	24	0	0	41	0	0	39	0.02	0	76	-0.03	-0.01	26
1-4 family	0	0	60	0.01	0	92	0	0	88	0.06	0	95	0	0	22
Other	-0.04	-0.01	20	-0.01	-0.01	29	-0.01	0	30	-0.04	0	12	-0.02	-0.01	24
Multifamily	0	0	20	0	0.01	19	0	0.01	25	0	0	27	0	0	28
Nonfarm nonresidential	0.03	0	85	-0.01	0.07	17	0.12	0.05	80	0	0.11	21	0.02	0.02	66
Owner-occupied	0.03	0	93	-0.01	0.01	13	0	0.01	19	0.03	0.02	76	0.01	0.01	78
Other	0	0	37	0	0.06	48	0.12	0.04	84	-0.03	0.08	1	0.01	0.01	66
Real estate loans secured by farmland	0	0	55	0	-0.01	58	0	0	54	0.02	0.02	76	0	0.01	48
Commercial and industrial loans	0.41	0.10	86	0.54	0.20	84	0.44	0.17	86	0.09	0.47	20	0.09	0.37	19
Loans to individuals	0.13	0.65	15	0.14	0.78	14	0.24	0.71	25	0.10	1.13	7	0.24	1.17	14
Credit card loans		1.99			2.18			1.84			2.92			3.11	
Agricultural loans	0	0.01	53	0	0.03	48	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	-0.01	0.14	6	-0.03	0.08	8	-0.02	0.10	11	0.15	0.15	65	0.26	0.15	76

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	16,910	15,076	27,604	26,286	37,668
90+ days past due loans and leases	617	1,745	1,441	4,050	7,775
Nonaccrual loans and leases	43,897	54,791	49,364	51,420	28,547
Total past due and nonaccrual loans and leases	61,424	71,612	78,409	81,756	73,990
Restructured 30-89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	37	36	250	270
Restructured nonaccrual	16,745	29,519	25,702	18,576	4,726
Total restructured loans and leases	16,745	29,556	25,738	18,826	4,996
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	30,025	24,710	20,259	20,448	11,954
Other real estate owned	2,807	4,939	2,540	5,972	8,010
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30-89 days past due loans and leases	0.16	0.32	35	0.14	0.27	36	0.26	0.32	51	0.23	0.39	34	0.38	0.43	53
90+ days past due loans and leases	0.01	0.09	35	0.02	0.10	43	0.01	0.10	40	0.04	0.12	48	0.08	0.15	54
Nonaccrual loans and leases	0.41	0.38	60	0.52	0.58	50	0.47	0.46	55	0.45	0.66	37	0.29	0.51	26
90+ days past due and nonaccrual loans and leases	0.41	0.53	48	0.53	0.73	41	0.49	0.62	43	0.49	0.85	32	0.36	0.71	23
30-89 days past due restructured	0	0.01	18	0	0.01	19	0	0.01	21	0	0.01	16	0	0.01	13
90+ days past due restructured	0	0	31	0	0	68	0	0	66	0	0.01	72	0	0.01	73
Nonaccrual restructured	0.16	0.09	76	0.28	0.12	84	0.25	0.10	85	0.16	0.13	66	0.05	0.14	31
30-89 days past due loans held for sale	0	0	40	0	0	40	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.16	0.32	35	0.14	0.27	36	0.26	0.32	51	0.23	0.40	34	0.38	0.43	52
90+ days past due assets	0.01	0.10	33	0.02	0.10	43	0.01	0.10	38	0.04	0.12	48	0.08	0.15	53
Nonaccrual assets	0.41	0.39	60	0.52	0.59	50	0.47	0.47	54	0.45	0.67	37	0.29	0.53	26
30+ days past due and nonaccrual assets	0.57	0.88	39	0.68	1.04	37	0.75	0.97	45	0.72	1.29	30	0.74	1.19	33
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.27	0.32	52	0.35	0.43	50	0.30	0.36	49	0.37	0.52	37	0.27	0.44	28
90+ days past due and nonaccrual assets + other real estate owned	0.28	0.34	55	0.38	0.46	49	0.32	0.37	51	0.41	0.55	39	0.33	0.48	37
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.46	0.38	70	0.53	0.52	59	0.43	0.41	62	0.52	0.60	44	0.36	0.53	31
Allowance for loan and lease losses	46.19	57.44	47	49.01	67.93	38	43.98	62.64	38	44.33	66.66	33	93.52	115.41	44
Equity capital + allowance for loan and lease losses	3.36	3.52	56	3.56	4.43	40	3.04	3.60	45	3.38	4.97	31	2.24	4.28	26
Tier 1 capital + allowance for loan and lease losses	4.73	3.97	67	5.42	5.28	57	4.55	4.30	60	5.27	6.05	47	3.71	5.65	31
Loans and leases + other real estate owned	0.71	0.63	64	0.80	0.88	50	0.69	0.71	57	0.69	0.97	32	0.49	0.85	23

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.16	0.26	42	0.12	0.24	37	0.25	0.26	54	0.25	0.39	39	0.37	0.38	60
90+ days past due	0	0.11	44	0.02	0.12	51	0.01	0.12	53	0.04	0.16	57	0.07	0.16	59
Nonaccrual	0.41	0.45	57	0.44	0.65	41	0.41	0.52	46	0.41	0.76	27	0.26	0.46	30
Commercial and industrial															
30–89 days past due	0.07	0.28	18	0.21	0.17	65	0.27	0.24	65	0.08	0.23	21	0.19	0.31	41
90+ days past due	0.01	0.03	54	0.01	0.02	57	0.01	0.04	46	0.01	0.03	57	0.11	0.05	79
Nonaccrual	0.45	0.46	62	1	0.64	75	1.03	0.57	82	0.65	0.75	48	0.52	0.83	37
Individuals															
30–89 days past due	0.95	0.70	71	1.08	0.55	87	1.27	0.63	83	1.39	0.83	82	1.56	0.83	84
90+ days past due	0.03	0.07	57	0.01	0.07	44	0.01	0.09	51	0.11	0.14	60	0.12	0.17	61
Nonaccrual	0.24	0.18	75	0.45	0.18	83	0.35	0.17	80	0.21	0.28	55	0.09	0.17	47
Depository institution loans															
30–89 days past due		0.01			0			0.01			0			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.01			0			0			0			0	
Agricultural															
30–89 days past due	0	0.10	29	0	0.16	29	0	0.07	30	0	0.17	28	0	0.24	26
90+ days past due	0	0	44	0	0	44	0	0	42	0	0	44	0	0	42
Nonaccrual	0	0.36	27	0	0.69	24	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments															
30–89 days past due		0			0.01			0.50			0			0.07	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.18			0.04			0.15			0.09			0.03	
Other loans and leases															
30–89 days past due	0.01	0.11	51	0.06	0.11	61	0.02	0.12	50	0.05	0.18	49	0	0.20	14
90+ days past due	0.01	0.01	81	0	0.01	35	0.01	0.01	83	0	0.01	33	0	0.01	30
Nonaccrual	0.02	0.07	60	0	0.13	22	0	0.09	48	0.05	0.15	53	0.22	0.13	76

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.24	0.39	43	0.24	0.35	50	0.59	0.46	71	0.56	0.65	56	0.78	0.67	68
	90+ days past due	0.01	0.22	44	0.02	0.27	51	0.03	0.24	54	0.08	0.33	60	0.16	0.31	70
	Nonaccrual	0.82	0.61	75	0.58	0.82	41	0.72	0.71	61	0.59	0.89	38	0.46	0.73	38
Revolving	30-89 days past due	0.26	0.26	54	0.31	0.29	61	0.34	0.28	62	0.28	0.48	36	0.39	0.45	44
	90+ days past due	0	0.02	35	0	0.02	34	0	0.02	35	0.08	0.03	81	0.12	0.05	80
	Nonaccrual	0.43	1.15	45	0.42	1.05	34	0.36	1.18	33	0.36	1.13	27	0.29	1	23
Closed-end	30-89 days past due	0.24	0.42	41	0.22	0.36	48	0.64	0.49	73	0.61	0.65	58	0.87	0.70	70
	90+ days past due	0.01	0.25	46	0.03	0.29	52	0.03	0.26	54	0.08	0.38	61	0.17	0.35	68
	Nonaccrual	0.90	0.60	76	0.61	0.77	46	0.79	0.67	69	0.64	0.87	48	0.50	0.70	43
Junior lien	30-89 days past due	0	0.01	50	0.01	0.01	72	0.01	0.01	62	0.02	0.02	64	0.03	0.02	70
	90+ days past due	0	0	36	0	0	80	0	0	80	0	0	68	0.01	0	85
	Nonaccrual	0.02	0.02	53	0.03	0.04	51	0.03	0.03	57	0.04	0.04	54	0.06	0.04	71
Commercial real estate	30-89 days past due	0.12	0.16	57	0.05	0.14	34	0.08	0.15	48	0.09	0.26	36	0.14	0.18	49
	90+ days past due	0	0.01	63	0.02	0.01	74	0.01	0.01	72	0.02	0.02	72	0.02	0.03	67
	Nonaccrual	0.20	0.32	43	0.37	0.52	47	0.24	0.38	44	0.31	0.62	29	0.14	0.23	39
Construction and development	30-89 days past due	0.15	0.22	63	0.03	0.12	49	0.14	0.17	69	0.04	0.28	35	0.15	0.28	53
	90+ days past due	0	0.01	39	0.01	0.01	82	0	0.01	38	0.01	0.01	79	0.04	0.02	81
	Nonaccrual	0.06	0.16	53	0.05	0.36	46	0.05	0.20	47	0.11	0.41	49	0.09	0.20	50
1-4 family	30-89 days past due	0.01	0.02	65	0	0.02	67	0.08	0.02	85	0	0.03	28	0.10	0.06	76
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	30	0	0.01	32	0.04	0.03	77	0	0.02	30
Other	30-89 days past due	0.14	0.17	73	0.02	0.07	58	0.07	0.13	70	0.04	0.22	44	0.05	0.20	51
	90+ days past due	0	0.01	40	0.01	0	87	0	0	41	0.01	0	87	0.04	0.01	86
	Nonaccrual	0.06	0.13	61	0.05	0.29	52	0.05	0.16	58	0.07	0.35	48	0.09	0.17	57
Multifamily	30-89 days past due	0	0.04	29	0	0.06	28	0.03	0.07	66	0	0.09	22	0	0.08	19
	90+ days past due	0	0	45	0	0	88	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.04	0.07	64	0	0.14	21	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30-89 days past due	0.13	0.13	60	0.06	0.14	42	0.06	0.13	50	0.11	0.23	48	0.15	0.14	56
	90+ days past due	0	0.01	68	0.02	0.01	77	0.01	0.01	81	0.02	0.02	75	0.02	0.03	64
	Nonaccrual	0.28	0.39	45	0.51	0.66	50	0.33	0.45	51	0.39	0.80	35	0.17	0.28	37
Owner Occupied	30-89 days past due	0.07	0.04	71	0.06	0.04	71	0.06	0.04	70	0.08	0.07	64	0.12	0.07	74
	90+ days past due	0	0	70	0	0	34	0.01	0	84	0.02	0	86	0	0.01	63
	Nonaccrual	0.14	0.14	56	0.12	0.25	35	0.12	0.17	44	0.14	0.27	30	0.12	0.16	49
Other	30-89 days past due	0.06	0.08	63	0	0.09	26	0	0.08	33	0.03	0.14	42	0.03	0.07	40
	90+ days past due	0	0	77	0.02	0.01	83	0	0	78	0	0.01	74	0.02	0.01	79
	Nonaccrual	0.13	0.21	48	0.39	0.40	60	0.21	0.23	61	0.26	0.44	45	0.05	0.10	46
Farmland	30-89 days past due	0.24	0.11	79	0	0.11	60	0.01	0.10	63	0	0.11	30	0.01	0.23	51
	90+ days past due	0	0.01	43	0	0	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0.23	0.63	58	0.22	1.10	50	0.23	0.69	53	0.26	1.13	47	0	0.84	19
Credit card	30-89 days past due		1.02			0.63			0.81			0.95			1.19	
	90+ days past due		0.44			0.39			0.45			0.63			0.78	
	Nonaccrual		0.11			0.08			0.10			0.05			0.11	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,482,396	1,495,113	1,478,648	1,491,892	1,507,571
Retained earnings	831,833	747,140	797,210	673,785	617,355
Accumulated other comprehensive income (AOCI)	-155,399	19,250	-10,443	25,068	764
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,158,830	2,261,503	2,265,415	2,190,745	2,125,690
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	966,547	964,089	961,563	966,284	968,098
Accumulated other comprehensive income-related adjustments	-155,398	19,249	-10,443	25,067	764
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,347,681	1,278,165	1,314,295	1,199,394	1,156,828
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,347,681	1,278,165	1,314,295	1,199,394	1,156,828
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	108,071	107,492	107,782	107,203	106,624
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	108,071	107,492	107,782	107,203	106,624
Less: Additional tier 1 capital deductions	0	0	0	0	864
Additional tier 1 capital	108,071	107,492	107,782	107,203	105,760
Tier 1 Capital	1,455,752	1,385,657	1,422,077	1,306,597	1,262,588
Tier 2 Capital					
Tier 2 capital instruments and related surplus	335,451	212,276	358,831	212,106	113,617
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	133,987	136,443	116,259	134,991	56,744
Exited advanced approach eligible credit reserves					0
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	469,438	348,719	475,090	347,097	170,361
Exited advanced approach tier 2 capital before deductions					0
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	469,438	348,719	475,090	347,097	170,361
Exited advanced approach tier 2 capital					0
Total capital	1,925,190	1,734,376	1,897,167	1,653,694	1,432,949
Exited advanced approach total capital					0
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	16,866,419	15,863,315	16,507,337	14,917,865	13,142,319
Less: Deductions from common equity tier 1 capital	966,547	964,089	961,563	966,284	968,962
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	15,899,872	14,899,226	15,545,774	13,951,581	12,173,357
Total risk-weighted assets	12,554,190	11,475,647	11,753,000	10,970,549	10,401,633
Exited advanced approach total RWA					0

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	10.73	11.85	36	11.14	12.66	27	11.18	12.37	32	10.93	12.35	31	11.12	12.11	33
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	11.60	12.53	37	12.07	13.44	29	12.10	13.11	36	11.91	13.08	33	12.14	12.78	42
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	15.34	14.37	70	15.11	15.42	52	16.14	14.91	74	15.07	15.23	53	13.78	14.36	50
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	9.16	9.08	56	9.30	9.11	59	9.15	8.98	61	9.37	9.13	59	10.37	9.76	69
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72			7.41	

BHC Name _____

City/State _____

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	5,695	5,712	10,904	9,924	9,747	-0.30	18.47
Other insurance activities income	5,695	5,712	10,904	9,924	9,747	-0.30	18.47
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	371,299	279,444	287,359	230,609	225,942	32.87	140.62

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..		51.63			52.30			53.11			53.67			51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..		48.37			47.70			46.89			46.33			48.53	
Separate account assets (L/H) / Total life assets		11.61			13.29			13.40			11.24			7.26	
<hr/>															
Insurance activities revenue / Adjusted operating income	1.96	0.36	89	1.62	0.37	86	1.66	0.36	88	1.47	0.41	83	1.62	0.47	85
Premium income / Insurance activities revenue	0	3.08	41	0	3.14	41	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income		34.56			30.92			32.99			38.23			34.91	
Other premium income / Total premium income		65.44			69.08			67.01			61.77			65.09	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)		18.14			21.10			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)		163.24			5.07			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums		3,806.36			-395.05			927.51			447.82			233.61	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	22.89	12.13	90	17.94	11.54	75	18.12	12	74	15.55	11.03	65	17.19	11.51	73
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	1.39	34

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans		0.77			0.64		0	0.66	33		0.87			1.25	
Cost: Interest-bearing deposits		0.25			0.12			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans		0.61			1.03			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases		11.61			-1.19			6.83			-2.40			22.48	
Total selected assets		18.50			3.19			9.48			2.04			12.40	
Deposits		-4.80			9.07			0.73			3.46			10.36	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	2,134,006	1,902,136	2,030,082	1,767,498	1,254,957	12.19	299.21
1–4 family residential loans	2,134,006	1,902,136	2,030,082	1,767,498	1,254,957	12.19	299.21
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
Securitization activities	12.84	11.87	12.08	12.08	11.84		9.36
1–4 family residential loans	12.84	11.87	12.08	12.08	11.84		9.36
Home equity lines	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0		0
All other loans and leases	0	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1–4 family residential loans	36.44	35.51	36.69	36.69	32.26		32.76
Home equity lines	3.77	3.92	3.80	3.80	3.91		5.09
Credit card receivables	0	0	0	0	0		0
Auto loans and other consumer loans	0.97	1.21	1.10	1.10	1.54		2.59
Commercial and industrial loans	10.39	12.41	10.14	10.14	19.04		11.84
All other loans and leases	48.43	46.95	48.28	48.28	43.25		47.71

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0
Seller's interest carried as securities and loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	15,366	23,513	29,767	37,250	3,422	-34.65	25.06
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	15,366	23,513	29,767	37,250	3,422	-34.65	25.06
90+ Days Past Due Securitized Assets							
1-4 family residential loans	39,170	81,090	74,406	86,864	11,901	-51.70	1658.87
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	39,170	81,090	74,406	86,864	11,901	-51.70	1658.87
Total past due securitized assets	54,536	104,603	104,173	124,114	15,323	-47.86	275.75
Net Losses on Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.72	1.24	1.47	2.11	0.27
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0.72	1.24	1.47	2.11	0.27
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	1.84	4.26	3.67	4.91	0.95
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	1.84	4.26	3.67	4.91	0.95
Total past due securitized assets percent of securitized assets	2.56	5.50	5.13	7.02	1.22
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.46	0.66	1	1.24	0.66
Home equity lines	0.26	0.31	0.34	0.28	0.39
Credit card receivables					
Commercial and industrial loans	0.07	0.21	0.27	0.08	0.19
All other loans and leases	0.14	0.08	0.10	0.13	0.21
Total managed loans past due 30–89 days	0.25	0.31	0.46	0.48	0.36
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.84	1.84	1.64	2.10	0.43
Home equity lines	0	0	0	0.08	0.12
Credit card receivables					
Commercial and industrial loans	0.01	0.01	0.01	0.01	0.11
All other loans and leases	0	0.02	0.01	0.02	0.03
Total managed loans past due 90+ days	0.31	0.66	0.61	0.69	0.17
Total Past Due Managed Assets	0.56	0.97	1.07	1.18	0.54
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.01	-0.01	0	0.02	0.03
Home equity lines	-0.02	-0.03	-0.02	-0.02	0.02
Credit card receivables					
Commercial and industrial loans	0.41	0.54	0.44	0.09	0.09
All other loans and leases	0.01	0	0.08	0.01	0.03
Net Losses on Managed Assets Percent of Total Managed Assets	0.05	0.06	0.08	0.03	0.03

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	33,829	32,754	80,972	81,452	132,572	3.28	110.48
Dividends	33,826	32,750	80,965	81,443	132,563	3.29	110.52
Interest	3	4	7	9	9	-25.00	-25.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	48	40	80	93	175	20.00	2.13
Dividends	48	40	80	93	175	20.00	2.13
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	33,877	32,794	81,052	81,545	132,747	3.30	110.17
Securities gains (losses)	0	0	2	0	0		
Other operating income	12	21	30	74	138	-42.86	-97.33
Total operating income	33,889	32,815	81,084	81,619	132,885	3.27	104.54
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	7,170	5,089	10,696	7,488	7,540	40.89	167.94
Other expenses	4,071	4,011	7,965	7,691	8,510	1.50	19.17
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	11,241	9,100	18,661	15,179	16,050	23.53	84.52
Income (loss) before taxes	22,648	23,715	62,423	66,440	116,835	-4.50	116.19
Applicable income taxes (credit)	-2,898	-2,336	-4,795	-3,889	-4,077		
Extraordinary items							
Income before undistributed income of subsidiaries	25,546	26,051	67,218	70,329	120,912	-1.94	101.74
Equity in undistributed income of subsidiaries	47,680	72,724	108,674	13,322	46,684	-34.44	30.30
Bank subsidiaries	47,680	72,724	108,674	13,322	46,684	-34.44	30.30
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	73,226	98,775	175,892	83,651	167,596	-25.87	48.66
Memoranda							
Bank net income	81,506	105,474	189,639	94,765	179,247	-22.72	54.77
Nonbank net income	48	40	80	93	175	20.00	2.13
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name _____ City/State _____

Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	2,378,340	92.62	2,372,579	93.56	2,477,917	92.01	2,307,128	2,302,505	0.24	74.82
Common and preferred stock	2,378,340	92.62	2,372,518	93.55	2,477,917	92.01	2,306,937	2,302,499	0.25	75.06
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	61	0	0	0	191	6	-100.00	-100.00
Investment in nonbank subsidiaries	3,596	0.14	3,594	0.14	3,594	0.13	3,594	3,603	0.06	24.77
Common and preferred stock	3,591	0.14	3,591	0.14	3,591	0.13	3,591	3,591	0.00	24.77
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	5	0	3	0	3	0	3	12	66.67	25.00
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	2,111	0.08	2,009	0.07	7,174	1,653	-100.00	-100.00
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	156,708	6.10	133,203	5.25	182,569	6.78	128,320	25,627	17.65	97.19
Cash and due from unrelated depository institution	1,860	0.07	1,856	0.07	1,857	0.07	844	3,840	0.22	-48.59
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	27,214	1.06	22,627	0.89	25,161	0.93	19,331	19,258	20.27	161.75
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	2,567,718	100.00	2,535,970	100.00	2,693,107	100.00	2,466,391	2,356,486	1.25	75.92
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	319,891	12.46	207,889	8.20	359,419	13.35	212,218	113,955	53.88	225.74
Other liabilities	19,288	0.75	13,191	0.52	12,462	0.46	10,856	6,627	46.22	383.53
Balance due to subsidiaries and related institutions	111,662	4.35	111,083	4.38	111,373	4.14	110,585	110,215	0.52	30.44
Total liabilities	450,841	17.56	332,163	13.10	483,254	17.94	333,659	230,797	35.73	140.07
Equity Capital	2,116,877	82.44	2,203,807	86.90	2,209,853	82.06	2,132,732	2,125,689	-3.94	66.45
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	296,484	11.55	296,483	11.69	296,483	11.01	296,483	296,483	0.00	31.46
Common surplus	1,298,207	50.56	1,295,879	51.10	1,300,192	48.28	1,296,963	1,294,276	0.18	83.86
Retained earnings	789,880	30.76	689,444	27.19	741,648	27.54	615,772	617,355	14.57	113.06
Accumulated other comprehensive income	-155,399	-6.05	19,250	0.76	-10,443	-0.39	25,068	764		
Other equity capital components	-112,295	-4.37	-97,249	-3.83	-118,027	-4.38	-101,554	-83,189		
Total liabilities and equity capital	2,567,718	100.00	2,535,970	100.00	2,693,107	100.00	2,466,391	2,356,486	1.25	75.92
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	111,662	4.35	111,083	4.38	111,373	4.14	110,585	110,215	0.52	30.44
Notes payable to subsidiaries that issued TPS	108,071	4.21	107,492	4.24	107,782	4	106,994	106,624	0.54	30.63
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	1,406	0.05	898	0.04	1,449	0.05	805	519	56.57	1239.05
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	6.62	10.52	12	9.01	12.64	19	7.96	11.94	11	3.96	7.29	18	7.95	9.68	24
Bank net income / Average equity investment in banks	6.74	11.07	13	9.01	12.37	23	7.99	11.80	11	4.16	7.45	16	7.83	10.51	18
Nonbank net income / Average equity investment in nonbanks	2.67	10.05	40	2.23	13.40	31	2.23	13.12	29	2.59	9.75	36	4.87	7.89	50
Subsidiary HCs net income / Average equity investment in sub HCs		9.42			11.92			10.11			7.01			8.55	
Bank net income / Parent net income	111.31	98.83	84	106.78	96.24	84	107.82	96.79	85	113.29	88.16	88	106.95	82.22	74
Nonbank net income / Parent net income	0.07	2.55	43	0.04	3.10	37	0.05	3.40	36	0.11	3.59	36	0.10	5.93	31
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	21.30	17.48	72	15.07	16.87	59	21.87	16.81	74	15.64	20.06	58	10.86	20.43	48
Total debt / Equity capital	15.11	12.15	71	9.43	11.60	54	16.26	11.71	74	9.95	14.41	53	5.36	14.31	43
Total debt + notes payable to subs that issued TPS / Equity capital	20.22	14.28	74	14.31	13.82	62	21.14	13.63	77	14.97	16.67	61	10.38	16.36	53
Total debt + Loans guaranteed for affiliate / Equity capital	15.11	12.21	71	9.43	11.69	53	16.26	11.77	74	9.95	14.68	52	5.36	14.56	42
Total debt / Equity capital – excess over fair value	15.11	12.27	71	9.43	11.71	54	16.26	11.81	74	9.95	14.52	53	5.36	14.51	43
Long-term debt / Equity capital	15.11	11.61	71	9.43	11.05	54	16.26	10.95	75	9.95	13.56	53	5.36	13.04	44
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0.07	0.07	88	0.04	0.06	86	0.07	0.06	87	0.04	0.06	86	0.02	0.05	84
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	74.13	39.62	79	44.29	39.10	50	76.34	39.86	79	44.67	34.67	57	30.27	28.44	54
Double Leverage															
Equity investment in subs / Equity capital	112.52	103.92	84	107.82	103.07	75	112.29	103.22	86	108.34	102.81	80	108.49	103.22	77
Total investment in subs / Equity capital	112.52	109.01	75	107.82	108.26	65	112.29	108.40	77	108.35	110.16	66	108.49	111.07	61
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.81	0.41	92	0.87	0.25	87	1.54	0.29	90	2.13	0.47	91	1.08	0.36	81
Equity investment in subs – equity cap / Net income-div (X)	2.75	1.23	87	1.17	0.83	75	2.16	1.05	83	5.30	1.82	88	1.55	1.22	68
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	104.23	126.15	44	103.78	138.64	41	126.28	152.85	44	131.80	136.59	55	204.71	177.68	66
Cash from ops + noncash items + op expense / Op expense + dividend	108.62	116.54	49	103.58	130.64	38	129.51	154.48	43	149.21	147.24	62	216.83	190.27	68
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	62.44	92.87	28	118.25	103.17	65	149.36	98.54	85	253.53	134.08	87	84.66	116.34	16
Pretax operating income + interest expense / Interest expense	415.87	1,457.38	32	566.01	1,479.01	35	683.61	1,835.33	29	987.29	2,016.32	50	1,649.54	1,968.54	60
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	336.29	1,417.74	26	415.23	1,667.11	27	500.66	1,770.77	22	628.14	1,539.23	37	973.79	1,632.83	43
Dividends + interest from subsidiaries / Interest expense + dividends	105.33	140.52	40	108.61	153.06	39	133.50	174.12	40	141.52	150.43	54	227.15	210.80	65
Fees + other income from subsidiaries / Salary + other expenses	0	10.93	34	0	12.78	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)	52.08	28.68	87	109.99	41.77	88	121.39	47.61	89	103.91	35.64	88	322.92	57.11	91
Other Ratios															
Net assets that reprice within 1 year / Total assets	7.10	3.32	78	6.15	3.64	70	6.60	3.44	71	6.07	3.85	71	1.82	2.64	51
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.36			0.21			0.17			0.10			0.04	
Nonaccrual		0.76			0.96			0.92			1.03			0.54	
Total		1.12			1.17			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.69	16	0	1.79	15	0	1.76	16	0	2.66	14	0	5.62	12
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name _____

City/State _____

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	97.84	82.17	68	96.36	78.46	67	74.41	66.37	62	71.28	81.10	51	42.10	57.84	40
Dividends declared / Net income.....	34.13	34	53	25.42	25.30	52	28.44	28.27	48	59.93	42.29	75	30.37	33.08	47
Net income – dividends / Average equity.....	4.36	7.04	21	6.72	9.64	28	5.70	8.62	25	1.59	4.14	20	5.54	6.46	38
Percent of Dividends Paid															
Dividends from bank subsidiaries.....	135.34	128.25	59	130.46	139.49	52	161.87	155.92	65	162.45	132.17	65	260.43	178.13	76
Dividends from nonbank subsidiaries.....	0.19	2.20	69	0.16	3.97	66	0.16	4.90	56	0.19	3.41	59	0.34	7.53	51
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries.....	135.53	168.66	51	130.62	193.08	42	162.03	203.53	55	162.64	174.85	57	260.78	260.40	66
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries.....	41.50	43.08	44	31.05	36.56	42	42.69	45.96	41	85.94	60.28	74	73.96	66.55	59
Interest income from bank subsidiaries.....	0	0.13	55	0	0.11	53	0	0.11	55	0.01	0.36	50	0.01	0.54	41
Management and service fees from bank subsidiaries.....	0	0.85	38	0	0.90	37	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries.....	41.50	46.71	43	31.05	38.35	42	42.70	51.33	40	85.95	62.88	69	73.96	69.36	55
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries.....	100	45.98	75	100	54.17	70	100	62.63	72	100	56.39	72	100	82.95	65
Interest income from nonbank subsidiaries.....	0	2.85	35	0	2.35	32	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries.....	0	0.54	41	0	0.63	39	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.18	46	0	0.08	46	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries.....	100	54.49	73	100	76.16	67	100	87.22	66	100	79.84	64	100	150.41	51
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		87.73			31			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		13.26			5.39			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.33			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.08			-0.43			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		98.24			39.64			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries.....	99.81	65.33	74	99.80	67.82	84	99.85	74.16	83	99.78	69.76	84	99.76	67.32	87
Interest income from bank subsidiaries.....	0.01	0.78	53	0.01	0.39	53	0.01	0.23	53	0.01	0.63	44	0.01	0.80	38
Management and service fees from bank subsidiaries.....	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries.....	99.82	75.26	64	99.81	81.78	78	99.86	83.13	77	99.80	82.20	76	99.76	78.80	80
Dividends from nonbank subsidiaries.....	0.14	3.28	66	0.12	2.67	66	0.10	3.07	54	0.11	1.95	57	0.13	2.65	51
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries.....	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries.....	0.14	5.58	57	0.12	6.48	51	0.10	4.67	45	0.11	4.70	44	0.13	7.29	36
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		189.04			135.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt.....	34.91	28.16	62	53.43	28.31	77	30.99	26.38	65	52.11	27.08	76	96.72	28.33	84